

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES**,
the specification of which

is attached hereto.

was filed on September 27, 2000 as

Application Serial No. 09/671,424

and was amended on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application(s) on which priority is claimed:

Prior Foreign Application(s)	Priority Claimed
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<hr/> (Number)	<hr/> (Country)	<hr/> (Day/Month/Year Filed)	Yes	No
<hr/> (Number)	<hr/> (Country)	<hr/> (Day/Month/Year Filed)	Yes	No

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<hr/> 60/169,982 (Application Serial No.)	<hr/> December 10, 1999 (Filing Date)	<hr/> Pending (Status) (patented, pending, abandoned)
<hr/> 09/323,210 (Application Serial No.)	<hr/> June 1, 1999 (Filing Date)	<hr/> Pending (Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

English Language Declaration

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

George T. Marcou, Registration No. 33,014; Richard Peterson, Registration No. 35,320; Charles W. Calkins, Registration No. 31,814; John M. Harrington, Registration No. 25,592; A. Jose Cortina, Registration No. 29,733; Russell Todd Morgan, Registration No. 43,815; James J. Bindseil, Reg. No. 42,326; Benjamin Driscoll, Registration No. 41,571; Yoncha L. Kundupoglu, Registration No. 41,130; John Ball, Registration No. 44,433; Dawn-Marie Bey, Registration No. 44,442; and Tiep Nguyen, Registration No. 44,465; Stephen B. Parker, Registration No. 36,631; Gregory S. Moldafsky, Registration No. P-46,514; and Michael J. Dimino, Registration No. 44,657.

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Full name of first inventor: Michael L. GRANDCOLAS

First Inventor's Signature



Date 3/2/2001

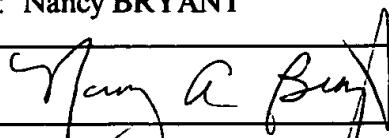
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Citizenship: U.S.A.

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Full name of second inventor: Nancy BRYANT

Second Inventor's Signature



Date 2/28/01

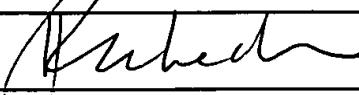
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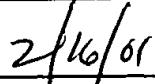
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Full name of third inventor: Howard A. SCHECHTMAN

Third Inventor's Signature



Date



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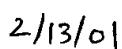
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Full name of fourth inventor: Dilip J. PAREKH

Fourth Inventor's Signature



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